

Application or Docket Number:

* If the difference in column 1 is less than zero, enter "0" in column 2

Figure 1 consists of two side-by-side graphs, labeled (a) and (b), illustrating the effect of a change in the rate of interest on the optimal choice between a bank and a credit union. Both graphs have a vertical axis labeled 'RATE (\$)' and a horizontal axis labeled 'ADDITIONAL FEE (\$)'.

Graph (a) shows a steep, upward-sloping curve representing the interest rate. The curve starts at the origin and rises sharply. The horizontal axis is divided into two sections: 'BANK' on the left and 'CREDIT UNION' on the right. The vertical axis is divided into two sections: 'TOTAL ANNUAL FEE' on the left and 'ADDITIONAL FEE' on the right. The curve crosses the horizontal axis at a point labeled 'X'.

Graph (b) shows a flatter, upward-sloping curve representing the interest rate. The curve starts at the origin and rises more gradually than in graph (a). The horizontal axis is divided into two sections: 'BANK' on the left and 'CREDIT UNION' on the right. The vertical axis is divided into two sections: 'TOTAL ANNUAL FEE' on the left and 'ADDITIONAL FEE' on the right. The curve crosses the horizontal axis at a point labeled 'X'.

- * If the entry in column 1 is less than the entry in column 2, write "0" in column 3.
- * If the "Highest Number Previously Paid For" IN THIS SPACE is less than 20, enter "0".
- * If the "Highest Number Previously Paid For" IN THIS SPACE is less than 3, enter "3".

The "Highest Number Previously Paid For" (Total or Independent) is the highest number found in the appropriate box in column 1.

If you need assistance in completing this form call 1-800-368-7463.